

**United States Bankruptcy Court  
Central District of California**

3420 Twelfth Street, Riverside, CA 92501-3819

**ORDER AND NOTICE OF ENTRY OF ORDER  
DENYING MOTION TO APPROVE REAFFIRMATION AGREEMENT**

**DEBTOR(S) INFORMATION:**

Alan Joshua Woolfolk  
aka Joshua Alan Woolfolk  
**SSN:** xxx-xx-9163  
**EIN:** N/A  
Jodie Lynn Schiemann

**BANKRUPTCY NO.** 6:21-bk-14818-WJ  
**CHAPTER** 7

**SSN:** xxx-xx-5120  
2029 Bayou Court  
Hemet, CA 92545

- (1) Debtor filed, as docket entry # 16 , a Motion for Approval of Reaffirmation Agreement ("Motion") concerning a debt owing to Carvana, LLC (*name of creditor*).
- (2) The Court provided notice of and held a hearing on whether it would grant the Motion.
- (3) Basis for denial of the Motion:
  - ☐ Debtor did not appear at the hearing.
  - ☐ Debtor voluntarily dismissed the Motion.
  - ☐ Approval of the Reaffirmation Agreement would impose an undue hardship on debtor or a dependent of debtor.
  - ☐ Approval of the Reaffirmation Agreement would not be in debtor's best interest.
  - ☐ A copy of the installment sale contract between the parties was not presented to the Court in support of the Reaffirmation Agreement, and therefore, this Court could not determine whether filing bankruptcy is an event of default under the contract. Accordingly, the creditor may not repossess the debtor's vehicle in reliance upon 11 U.S.C. § 521(d) without further order of this Court.
- (4) Based upon the foregoing, and pursuant to 11 U.S.C. § 524, **IT IS ORDERED** that the Motion is denied, reaffirmation of the debt is not approved, and the Reaffirmation Agreement is unenforceable.

FOR THE COURT,

**Kathleen J. Campbell**  
Clerk of Court

Dated: November 19, 2021